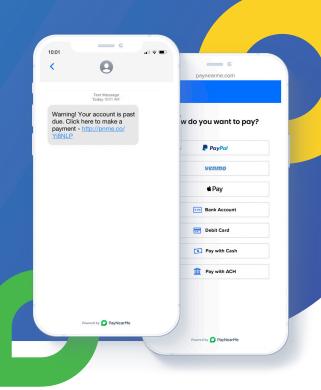


PayNearMe for Auto Lending



Collect more on-time payments with PayNearMe, the easy-to-use platform that allows your customers to pay how, when and where they choose.

PayNearMe gives auto lenders the easiest, most reliable way to get paid – every time. With PayNearMe, give your customers more options to pay, including debit, ACH and mobile-first payment types. Customers can also pay with cash at thousands of participating retail locations, such as 7-Eleven, Walmart and CVS.

PAYMENT CHANNELS

- Web (desktop and mobile)
- Cash at 41k+ retail stores
- Text message
- Digital wallet
- Email
- Call center
- IVR
- Autopay

PAYMENT TYPES

- Cash
- Debit cards
- ACH
- Apple Pay
- Google Pay
- PayPal
- Venmo



WORKS ON EVERY



BUILT-IN SPANISH AND ENGLISH OPTIONS



REDUCE INBOUND
CALLS BY UP TO 70%



ELIMINATE IN-PERSON CASH PAYMENTS



REDUCE RECONCILIATION TIME TO MINUTES PER DAY

Key Benefits

Experience the PayNearMe Difference



Works on Every Device

 Customers can pay bills with ease on mobile, desktop or tablet devices



Communications in Spanish & English

 Reach more customers and increase engagement



Reduce Inbound Calls by up to 70%

 Quick and easy payment experience in a few clicks



Eliminate In-Person Cash Payments

 Offer cash payment options at retail stores including
 7-Eleven, CVS and Walmart



Reduce Reconciliation to Minutes Per Day

 Daily automated reporting and workflows



Faster Payments with Smart Link™

 Let customers pay in less than two clicks, no login or apps required



PayNearMe is incredibly easy to work with. Our integration process was smooth, and offering remote payments transformed our business and lowered operating costs. We've also streamlined payment reconciliation to minutes each day and added bill payment options customers love, like cash in-store.

RAY KNAPP, JR.

Chief Operating Officer, Director of Finance and Business Development



